

EXHIBIT

2



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

September 27, 2019

FIRST CLASS & CERTIFIED MAIL

Sobieda Valdera
34 Parker Street
Central Falls, RI 02863

9489 0090 0027 6121 8190 15

NOTICE OF DEFAULT

RE: Property Address: 273-275 Rand Street, Central Falls, RI 02863
Loan Number: [REDACTED]
Our File No. 17-031157

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by PHH Mortgage Corporation as servicer for Deutsche Bank National Trust Company, as Trustee for the registered Holders of CBA Commercial Assets, Small Balance Commercial Mortgage Pass-Through Certificates, Series 2006-1 (the "Mortgagee") regarding a note and mortgage from Sobieda Valdera and Juan Valdera and Bahij Boutros dated August 1, 2005 in the original principal amount of \$300,000.00 (the "Loan").

Your Loan is in default for failure to make your monthly payment(s) due on and after October 1, 2012.

The amount required to cure the default as of September 30, 2019 is **\$339,746.22**.

- Payments due: 10/1/12 – 9/1/19 totaling \$270,102.92
- Accrued Late Charges: \$2,888.53
- Forecasted Late Charges: \$116.19
- Suspense: (224.79)
- Corporate Advance: \$8,993.41
- Default Interest: \$57,869.96

To cure this default, you must pay the total amount of **\$339,746.22** on or before October 31, 2019, in addition to any other amounts that become due from the date of this letter through the date you pay (the "arrearage").

Failure to cure the default on or before the date specified in this notice, October 31, 2019, may result in acceleration of the sums secured by this Security Instrument and sale of the Property. You have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to acceleration and sale.

On the day that you intend to pay, please contact this office to request the full amount owed on your account as the amount due on the day you pay may be greater than stated above, due to interest, late

charges and other charges or credits that may vary from day to day, or may be assessed after the date of this letter. The necessary amount must be received in certified funds.

Payments should be made to the Mortgagee, **c/o Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851.**

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

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Very truly yours,



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ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

September 27, 2019

FIRST CLASS & CERTIFIED MAIL

Juan Valdera
34 Parker Street
Central Falls, RI 02863

9489 0090 0027 6121 8190 22

NOTICE OF DEFAULT

RE: Property Address: 273-275 Rand Street, Central Falls, RI 02863
Loan Number: [REDACTED]
Our File No. 17-031157

Dear Sir/Madam:

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ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

September 27, 2019

FIRST CLASS & CERTIFIED MAIL

Bahij Boutros
34 Parker Street
Central Falls, RI 02863

9489 0090 0027 6121 8190 39

NOTICE OF DEFAULT

RE: Property Address: 273-275 Rand Street, Central Falls, RI 02863
Loan Number: [REDACTED]
Our File No. 17-031157

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SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

September 27, 2019

FIRST CLASS & CERTIFIED MAIL

Sobieda Valdera
273-275 Rand Street
Central Falls, RI 02863

9489 0090 0027 6121 8190 46

NOTICE OF DEFAULT

RE: Property Address: 273-275 Rand Street, Central Falls, RI 02863
Loan Number: [REDACTED]
Our File No. 17-031157

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SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

September 27, 2019

FIRST CLASS & CERTIFIED MAIL

Juan Valdera
273-275 Rand Street
Central Falls, RI 02863

9489 0090 0027 6121 8190 53

NOTICE OF DEFAULT

RE: Property Address: 273-275 Rand Street, Central Falls, RI 02863
Loan Number: [REDACTED]
Our File No. 17-031157

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SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

September 27, 2019

FIRST CLASS & CERTIFIED MAIL

Bahij Boutros
273-275 Rand Street
Central Falls, RI 02863

9489 0090 0027 6121 8190 60

NOTICE OF DEFAULT

RE: Property Address: 273-275 Rand Street, Central Falls, RI 02863
Loan Number: [REDACTED]
Our File No. 17-031157

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SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

September 27, 2019

FIRST CLASS & CERTIFIED MAIL

Sobieda Valdera
54 Woodside Avenue
West Warwick, RI 02893

9489 0090 0027 6121 8190 77

NOTICE OF DEFAULT

RE: Property Address: 273-275 Rand Street, Central Falls, RI 02863
Loan Number: [REDACTED]
Our File No. 17-031157

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September 27, 2019

FIRST CLASS & CERTIFIED MAIL

Sobieda Valdera
22 Montgomery Street
Pawtucket, RI 02860

9489 0090 0027 6121 8190 84

NOTICE OF DEFAULT

RE: Property Address: 273-275 Rand Street, Central Falls, RI 02863
Loan Number: [REDACTED]
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September 27, 2019

FIRST CLASS & CERTIFIED MAIL

Juan A Valdera
416 Lonsdale Avenue Apt. 1
Pawtucket, RI 02860

9489 0090 0027 6121 8190 91

NOTICE OF DEFAULT

RE: Property Address: 273-275 Rand Street, Central Falls, RI 02863
Loan Number: [REDACTED]
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Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.

Very truly yours,



Korde & Associates, P.C.



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

September 27, 2019

FIRST CLASS & CERTIFIED MAIL

Juan A Valdera
48 Glenham Street
Providence, RI 02907

9489 0090 0027 6121 8191 07

NOTICE OF DEFAULT

RE: Property Address: 273-275 Rand Street, Central Falls, RI 02863
Loan Number: [REDACTED]
Our File No. 17-031157

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by PHH Mortgage Corporation as servicer for Deutsche Bank National Trust Company, as Trustee for the registered Holders of CBA Commercial Assets, Small Balance Commercial Mortgage Pass-Through Certificates, Series 2006-1 (the "Mortgagee") regarding a note and mortgage from Sobieda Valdera and Juan Valdera and Bahij Boutros dated August 1, 2005 in the original principal amount of \$300,000.00 (the "Loan").

Your Loan is in default for failure to make your monthly payment(s) due on and after October 1, 2012.

The amount required to cure the default as of September 30, 2019 is **\$339,746.22**.

- Payments due: 10/1/12 – 9/1/19 totaling \$270,102.92
- Accrued Late Charges: \$2,888.53
- Forecasted Late Charges: \$116.19
- Suspense: (224.79)
- Corporate Advance: \$8,993.41
- Default Interest: \$57,869.96

To cure this default, you must pay the total amount of **\$339,746.22** on or before October 31, 2019, in addition to any other amounts that become due from the date of this letter through the date you pay (the "arrearage").

Failure to cure the default on or before the date specified in this notice, October 31, 2019, may result in acceleration of the sums secured by this Security Instrument and sale of the Property. You have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to acceleration and sale.

On the day that you intend to pay, please contact this office to request the full amount owed on your account as the amount due on the day you pay may be greater than stated above, due to interest, late

charges and other charges or credits that may vary from day to day, or may be assessed after the date of this letter. The necessary amount must be received in certified funds.

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Korde & Associates, P.C.



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

September 27, 2019

FIRST CLASS & CERTIFIED MAIL

Juan A Valdera
27 Capital Street
Pawtucket, RI 02860

9489 0090 0027 6121 8191 14

NOTICE OF DEFAULT

RE: Property Address: 273-275 Rand Street, Central Falls, RI 02863
Loan Number: [REDACTED]
Our File No. 17-031157

Dear Sir/Madam:

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Please give this your immediate attention.

Very truly yours,

A handwritten signature in blue ink, appearing to be a stylized 'K' or similar initial.

Korde & Associates, P.C.



KORDE & ASSOCIATES, P.C.

ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

September 27, 2019

FIRST CLASS & CERTIFIED MAIL

Bahij Boutros
62 Waites Corner Road
West Kingston, RI 02892

9489 0090 0027 6121 8191 21

NOTICE OF DEFAULT

RE: Property Address: 273-275 Rand Street, Central Falls, RI 02863
Loan Number: [REDACTED]
Our File No. 17-031157

Dear Sir/Madam:

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Korde & Associates, P.C.



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

September 27, 2019

FIRST CLASS & CERTIFIED MAIL

Bahij Boutros
401 Williston Way
Pawtucket, RI 02861

9489 0090 0027 6121 8191 38

NOTICE OF DEFAULT

RE: Property Address: 273-275 Rand Street, Central Falls, RI 02863
Loan Number: [REDACTED]
Our File No. 17-031157

Dear Sir/Madam:

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Korde & Associates, P.C.





KORDE & ASSOCIATES, P.C.

ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

September 27, 2019

FIRST CLASS & CERTIFIED MAIL

Bahij Boutros
155 Camp Street
Providence, RI 02906

9489 0090 0027 6121 8191 45

NOTICE OF DEFAULT

RE: Property Address: 273-275 Rand Street, Central Falls, RI 02863
Loan Number: [REDACTED]
Our File No. 17-031157

Dear Sir/Madam:

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